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D. P. Romani)

2005 SEP 26 AM 10 36

September 20, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

Please deny the application that Wal-Mart has filed for an FDIC-insured ILC charter in Utah. The presence of Wal-Mart drives local companies out of business. As an employee of a small independent community bank, I would like the "little people" to remain prosperous.

Thank you,


Shelley Atkins
CSR